

**APPOINTMENT OF SUBSTITUTE TRUSTEE**

WHEREAS, on December 23, 2004, Nicole R. Tidmore aka Nicole L. Reid and Michael T. Tidmore executed and delivered to John J. Owens as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, AmeriTrust Mortgage Company, LLC, and Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$170,000.00 payable to the order of AmeriTrust Mortgage Comapny, LLC; said Deed of Trust is recorded in Book 2,136 at Page 530 of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

NOW, THEREFORE, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, AmeriTrust Mortgage Company, LLC, and Lender's successors and assigns, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee, and appoint and constitute Kenneth E. Stockton as Substitute Trustee therein, in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, AmeriTrust Mortgage Company, LLC, and Lender's successors and assigns has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 22nd day of December, 2005.

Mortgage Electronic Registration Systems,  
Inc., acting solely as a nominee for  
Lender, AmeriTrust Mortgage Company, LLC,  
and Lender's successors and assigns

By: 

Title: Scott Walter, Vice Pres.

By: 

Title: Rick Wilken, Vice Pres.

STATE OF Minnesota )  
 ) ss  
 COUNTY OF Dakota )

ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 22nd day of December, 2005, within my jurisdiction, the within named Scott Walter and Vick Willen, respectively, of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, AmeriTrust Mortgage Company, LLC, and Lender's successors and assigns, and that for and on behalf of the said entity as its Vice President and Vice President, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 22nd day of December, 2005.

My Commission Expires:

1-31-10

Joyce Helberg  
 NOTARY PUBLIC

Nicole R. Tidmore  
 DHGW No. 25045H  
 THIS DOCUMENT PREPARED BY AND  
 AFTER RECORDING PLEASE RETURN TO:  
 DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
 555 Plaza West, 415 North McKinley  
 Little Rock, Arkansas 72205  
 Telephone No. (501) 661-1000

